

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Thomas C. Olbrich  
 Debtor

Case No. 18-11856-amc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 36

Date Rcvd: Jul 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2018.

db  
 14076148 +Thomas C. Olbrich, 254 Flagstone Road, Chester Springs, PA 19425-3829  
 14076153 +Barbara Kondrath, 414 Hallman Ct., Downingtown, PA 19335-4966  
 14076154 +Capital One/Lord & Taylor, P.O. Box 30253, Salt Lake City, UT 84130-0253  
 14076155 +Charles Candelora, 2648 S. 9th Street, Philadelphia, PA 19148-4529  
 14076159 +Charles Doherty, 1084 Bordeaux Lane, Pennsburg, PA 18073-1227  
 14076161 +Daniel Pickard, 6057 Park Woods Terrace, Burke, VA 22015-2746  
 14076160 +Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539  
 14076164 +Keystone Collections Group, P.O. Box 499, Irwin, PA 15642-0499  
 14076165 +Lending Club Corporation, 21 Stevenson, Ste. 300, San Francisco, CA 94105-2706  
 14076166 +Leo A. Vasmanis, 222 N. Walnut Street, Second Floor, West Chester, PA 19380-2607  
 14076167 +Mary Pacell, 8640 Easton Road, Ottsville, PA 18942-9638  
 14076168 +Maxine Gautier, 1643 Fay Brook Road, Sharon, VT 05065-6548  
 14076170 Merchants & Medical Credit Corp., 6324 Taylor Drive, Flint, MI 48507-4685  
 14076172 OneMain, 34 Glocker Way, Pottstown, PA 19465-9655  
 14076171 +Regency Finance Company, P.O. Box 1150, Hermitage, PA 16148-0150  
 14076173 +Regency Finance Company, 3225 N. 5th Street, Ste. 8, Reading, PA 19605-2451  
 14076178 Rosemarie Forst, 700 Elkins Avenue, Morrisville, PA 19067  
 14076178 +Windsor Ridge Homeowners Assoc., c/o PENCO Management, 353 Elmhurst Drive, Chester Springs, PA 19425-3697

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jul 28 2018 02:00:10 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 28 2018 01:59:22  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 28 2018 01:59:56 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14077842 +EDI: AISACG.COM Jul 28 2018 05:53:00 BMW Bank of North America,  
 AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 14076149 +EDI: TSYS2.COM Jul 28 2018 05:53:00 Barclays Bank Delaware, 125 S. West Street,  
 Wilmington, DE 19801-5014  
 14076150 +EDI: TSYS2.COM Jul 28 2018 05:53:00 Barclays Bank Delaware, P.O. Box 8803,  
 Wilmington, DE 19899-8803  
 14076152 +EDI: CAPITALONE.COM Jul 28 2018 05:53:00 Capital One, P.O. Box 30281,  
 Salt Lake City, UT 84130-0281  
 14076151 EDI: CAPITALONE.COM Jul 28 2018 05:53:00 Capital One, P.O. Box 30285,  
 Salt Lake City, UT 84130-0285  
 14076156 +E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com Jul 28 2018 02:00:25  
 Comcast Cable, 1 Comcast Center, Philadelphia, PA 19103-2899  
 14076157 +EDI: CCS.COM Jul 28 2018 05:53:00 Credit Collection Services, 725 Canton Street,  
 Norwood, MA 02062-2679  
 14076158 EDI: CMIGROUP.COM Jul 28 2018 05:53:00 Credit Management, L.P.,  
 4200 International Parkway, Carrollton, TX 75007-1912  
 14076162 EDI: CBSKOHLS.COM Jul 28 2018 05:53:00 Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043  
 14076163 +EDI: CBSKOHLS.COM Jul 28 2018 05:53:00 Kohls, P.O. Box 3115, Milwaukee, WI 53201-3115  
 14076169 +EDI: AGFINANCE.COM Jul 28 2018 05:53:00 OneMain, P.O. Box 1010,  
 Evansville, IN 47706-1010  
 14087313 +EDI: PRA.COM Jul 28 2018 05:53:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14076175 EDI: TFSR.COM Jul 28 2018 05:53:00 Toyota Financial Services, P.O. Box 8026,  
 Cedar Rapids, IA 52409-8026  
 14076177 EDI: TFSR.COM Jul 28 2018 05:53:00 Toyota Motor Credit Corp., 5005 N. River Blvd. NE,  
 Cedar Rapids, IA 52411-6634  
 14076176 +EDI: TFSR.COM Jul 28 2018 05:53:00 Toyota Motor Credit Corp., 240 Gibraltar Rd., Ste. 260,  
 Horsham, PA 19044-2387

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14076174\* +Thomas C. Olbrich, 254 Flagstone Road, Chester Springs, PA 19425-3829

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 29, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2018 at the address(es) listed below:

LEO VASMANIS on behalf of Debtor Thomas C. Olbrich lvasmanis@lasp.org, legalaid.lasp@gmail.com  
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
REBECCA ANN SOLARZ on behalf of Creditor Toyota Motor Credit Corporation  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<b>Thomas C. Olbrich</b>	Social Security number or ITIN	<b>xxx-xx-4004</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>18-11856-amc</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Thomas C. Olbrich  
aka Thomas Olbrich

7/26/18

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**